



Mason Hill

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"If you are interested in positive cash flow, capital gains, and minimal risk, you've come to the right place. Mason Hill provides real estate investments that fulfill all of these objectives."

– Pat Brody, National Sales Manager of Mason Hill



Introduction

What We Do...

Welcome to a better way to acquire real estate. At [Mason Hill](#), we do four things to ensure our properties are 'investment worthy':

1: Our in-house analysts scour the major real estate markets to determine the best markets in which to acquire property at any given time.

2: Once an area is identified, we have or establish relationships with banks, REO departments, etc., and thus gain access to the best properties available i.e. - those in the best condition for the lowest price.

3: In addition, we save the buyer time with our property management services, make the properties rent ready, and line up a tenant.

4: When the time comes to re-sell your property, Mason Hill is ready and waiting to assist you through the entire process. In addition, we trim your selling expenses in half.

Mason Hill

Four Points of Interest...



1: Quick Flip

Turn \$19,000 into \$24,000 Annual Income

(One hundred percent capital gains.) Basically this boils down to listing a property the day it closes, for \$10,000 more than it was purchased for (in round numbers.) As the market values rise, typically by \$1,000 a month, the average time to sale of three to six months increases the profit margin (the difference between the purchase price and the sales price) by that amount each month.

2: Medium Term

Retire on \$52,311 a Year Using Your Current Nest Egg

(Fifty percent income and fifty percent capital gains.) The second approach assumes a hold period of 24 to 36 months. The idea behind this is to sell the property at the top of the market...when increases in values have started to plateau.

3: Buy & Hold Forever

Earn a 54% Return on Your Money

(100% income.) This is more of the Warren Buffet approach. It is designed to produce ongoing cash flow forever. There is no specific intent to re-sell the property at any point in the future. More or less the returns are based on maximizing rental income, controlling costs, and purchasing the property for as little as possible per square foot to begin with, all other things being equal.

4: Where to Buy

Where is the Best Place to Purchase Investment Real Estate?

Many real estate investors automatically assume that they should buy property in their home town. This is usually based on knowing the marketing, being able to more easily manage the property, etc... While these are obviously good reasons to invest locally, they are 'trumped' by far more important issues.

The *Mason Hill* Value Proposition...

Mason Hill offers a better way to take advantage of the current unprecedented opportunities to acquire income producing real estate. We take the effort out of finding undervalued properties, managing the properties, and determining the ideal markets to own property in. By providing properties that are ready to rent, typically with tenants in place, for one half to two thirds less than their replacement value, Mason Hill offers a compelling value proposition. To summarize, Mason Hill analysts scour the

real estate markets so you don't have to. We establish the relationships. We determine which properties are in the best condition for the lowest price. Mason Hill also saves you time in property management and lining up tenants, and in so doing, we take all the work and worry out of acquiring income producing real estate.

"Buy when there is blood in the streets."

– John D. Rockefeller



Quick Facts...

How long in business? Seven years.

Owners? Owned by Art Intellect, Inc., which is a Utah Corporation that owns and operates four companies, one of which is Mason Hill (a DBA of Art Intellect, Inc.)

Owner of the holding company? Laura Roser, who has been a businesswoman in Utah for ten years.

Experience in real estate and related? Top executives, Keri Carothers (President) and Pat Brody (National Sales Manager) both have multi-decade experience in Real Estate and Financial Services. Keri / Mason Hill own dozens of rental properties. They also manage hundreds of 'units', primarily in Florida. Keri and Pat have completed over 650 real estate transactions, with combined values well in to the hundreds of millions of dollars (over the last seven years.)

Any complaints or lawsuits (with the BBB, state or federal courts, etc...) against Mason Hill or it's parent company? None, of any kind.

Are references available? Mason Hill rarely gives out information on its buyers, as Mason Hill's policy for various reasons is to keep the information related to its buyers private. On a case by case basis, banking references can be provided, which will confirm six figure balances and a long history of prompt payments, etc... Outside CPA can also confirm annual profits in six to seven figure range.

How many people are involved with / work for the company? On a full time basis, approximately twelve people. Part time and intermediaries that introduce buyers to the company is another dozen or so. The full time people are primarily involved in analyzing markets, purchasing properties, managing properties, customer service, accounting, marketing support, etc...

Options in *More Detail*

*There are **three ways** that investors approach acquiring property from and through Mason Hill.*

There is a 'quick flip', a 'medium term', and a 'buy and hold forever' approach.

Here are the differences and a few details about each, as well as some more in-depth information about where you should buy:

1: Quick *Flip*...

How to Turn \$19,000 into \$24,000 a Year in Income

Here is the “recipe”:

- a) buy a home for \$71,000 (\$21,000 down, with a mortgage for \$50,000)
- b) sell it for \$81,000 three months later
- c) deduct \$4,000 for commissions and expenses
- d) net profit = \$6,000
- e) repeat four times a year = \$24,000 a year

Is this possible?

A few years ago, it wasn't only possible, it was being done every day. All you had to do (from about 2002 to 2006) was find homes or condos in markets like Miami, Las Vegas, or Phoenix, buy them with a 90% to 95% mortgage, and sell them in six months.

They typically increased in value five to ten percent during those six months, creating a return of fifty percent or so on your down payment.

Of course, everyone knows those days are over...

The exception to the rule.

If you can buy a property for less than the present market value...in an area where values are rising...and cut the selling expenses in half...then it is more than possible, it's probable.

Let's look at these necessary factors one by one:

Buy a property for less than its present market value.

Through Mason Hill, you can acquire properties (single family homes and occasionally duplexes) for approximately \$10,000 less than their current value. “Current” means if you list the home for sale the day you buy it, within a reasonable period of time (two months or so, on average) you will receive multiple offers for its true value, and close on one of them thirty days later.

Simply stated, Mason Hill provides properties to its buyers for this kind of a discount. (This is fairly easy to 'prove' if you are skeptical.)

Mason Hill purchases properties in bulk, directly from banks, and passes the bulk savings on to its buyers.

In an area where values are rising.

There are very few markets around the US (currently) where values are rising, but there are a few.

Mason Hill's analysts scour the country in search of the ideal markets to acquire property in, based on rising real estate values. One of these areas is Lee County, Florida. The average property listed (for under 100k) in Lee County is receiving three to four offers, most for over listing price. Values in Lee County are rising at one to one and a half percent per month, and have been doing so for the last six months.

There will be other markets like this in the future, and they will be identified 'in advance' by Mason Hill (just as we identified Lee County in October of last year as a market where values were likely to begin rising.)

Cut the selling expenses in half.

Through an affiliate of Mason Hill's, you can cut your six percent selling costs to three percent. This saves about \$2,500 when reselling your property, increasing the gross margin on the sale by exactly that much.

When you are generating profits of six to seven thousand dollars 'net', this can really add up. Four properties a year = \$10,000 a year in savings.

A Simple Model.

That's all there is to it. That's how you turn \$19,000 into \$24,000 a year in income.

2: Medium Term...

How to Retire on \$52,311 a Year (Two & a Half Years from Now) Using Your Current Nest Egg

Here's How:

Purchase two homes from Mason Hill – one this year and one next year. Starting two and a half years from now, sell one per year (and buy another one for each one you sell.)

The profit from the sale – including your original equity, the appreciation over thirty months, and the cash flow from the rental income – equals a little over \$52,000.

Just like that, you're retired.

How Much 'Nest Egg' is Required to do this?

About \$40,000. That's the down payment required for two homes. You will use the same capital over and over again every time you sell a property and buy another one. The profit you take out of each transaction is your retirement income.

So if you have saved up \$40,000 towards retirement, you can start planning for the big day – in late 2011.

More Details.

There are three pieces of the profit pie that you can slice (to reach \$52,311) on each home.

They are-

Built in Equity

This is the equity that represents the difference between what you paid for the property and what you could sell it for the same week you bought it. Through Mason Hill, you will find that you can acquire properties for approximately \$10,000 less than the current value. "Current" means what you could expect to sell it for, and close, within a few months. So if you purchase a property for \$70,000, it will typically be one that would sell for \$80,000

in the open market at the time that you buy it. The home will already be 'fixed up', if needed; so the price includes any carpet, paint, and related work that may need to be done.

Total Profit Over 30 Months: \$10,000

Appreciation

Most of the profit will come from appreciation. Mason Hill analysts spend a lot of time reviewing different markets around the country to determine those that have reached their bottom, and have two to three years of good appreciation ahead.

There are very few of these markets, but they do exist. When you buy your home, from us, it will be located in a market where it is likely to appreciate by \$1,000 a month for two to three years. (This assumes the purchase of a three bedroom, two bath, single family home, in a good neighborhood, for under \$100,000.)

Total Profit Over 30 Months: \$30,000

Cash Flow

The third slice of the profit pie is cash flow. This is simply the difference between rents received, and the expenses

associated with the property. The expenses include the mortgage payment, property management fee, taxes, and insurance.

With rental income of \$850, mortgage payments of \$350, and expenses of \$200 a month, your positive cash flow is \$300 a month. This is \$3,600 a year; over two and a half years it is \$9,000.

Total Profit Over 30 Months: \$9,000

The rest of the profit is the tax savings (writing off the interest on the loan, and 'expensing' the depreciation of the property against your income.) The value of this is about \$1,100 a year, and covers the balance – producing an annual retirement income of \$52,311.

3: Buy & Hold Forever...

Where Can You Earn a 54% Return on Your Money? With the Entire Investment Secured by Real Estate?

- And write off the interest...
- Plus instant equity of \$10,000....
- And write off the depreciation...
- All of it 'passive' (no property management on your part... That's done for you)

Here's the details...

You buy a duplex from Mason Hill for \$75,000. \$25,000 'down', and a mortgage for \$50,000. Your net cash flow per year is \$6,000. That's a 24% return on your 25k deposit. (This assumes an occupancy rate of about ninety percent, and \$600 per month per unit in gross income... all 'actual' numbers of the properties we are managing right now.)

In addition, the area that we provide the property in is appreciating by about 10% a year. You can also 'write off' depreciation and \$3,000 a year in interest against the income...so the after tax ROI is even higher!

On top of all of that, your 'instant equity' when you buy the property from us is about \$10,000 (we are wholesalers; purchasing property in bulk from banks, and passing significant savings along to our buyers. Most properties acquired from Mason Hill can be sold the following month for \$10,000 more than they were purchased for.)

When you put all of these factors together, this has to be one of the strongest value propositions currently available, anywhere, period.

Back of the napkin analysis:

With a net annual cash flow of \$6,000 (after paying debt service, taxes, insurance and property management fees, and assuming one month a year vacancy), and annual appreciation of \$7,500 (estimated), what is a \$13,500 return based on an investment of \$25,000 'worth'?

Where to Buy...

The Best City in America for Investing in Real Estate...

A Tale of Two Cities

Where is the best place to purchase investment real estate?

- A) Your home town/city.
- B) A city where values are rising each month by 1% to 1.5% (approximately \$1,000 a month for properties that sell for less than \$100,000), where you can acquire properties for \$10,000 under current market value (through a wholesaler), where you can acquire properties that are completely ready for rental, and often have tenants in place, and where property management services are available through the company you bought the property from, and where properties are receiving three to four offers within a week of hitting the market (typically for over the listing price).

If You Selected "B", you're on the right track.

Many real estate investors automatically assume that they should buy property in their home town. This is usually based on knowing the marketing, being able to more easily manage the property, etc...

While these are obviously good reasons to invest locally, they are 'trumped' by far more important issues:

Instant Equity

Homes purchased from Mason Hill can be acquired for about \$10,000 less than their present market value. We buy homes in 'bulk' directly from banks, make sure that any necessary repairs or cosmetics are taken care of, and wholesale them to our buyers for about \$10,000 less than they could sell them for on the open market.

Strong Appreciation

We only buy properties in areas that our analysts have determined have 'bottomed out', and are likely to appreciate.

ciate at a healthy rate for some time to come...usually two to three years. While opinions vary, our analysts have been doing this for decades, are extremely competent, and get it right the vast majority of the time. It's typical to see appreciation of \$1,000 a month in the markets that we provide properties in. (For a three bedroom, two bath home that we sell for around \$70,000, that has a value of \$80,000.)

Cash Flow from Rental Income

The typical positive cash flow for our properties, assuming that they are 75% financed (through mortgages that we are happy to provide, at about a 7% interest rate) is about \$300 a month. This is after deducting all costs for property management (also provided through Mason Hill), taxes, insurance, and of course the mortgage payment.

Not In My Backyard

All four of these benefits are available through Mason Hill. None of them are available in the city you live in. (Or at least the odds are 150:1 against...there are about 150 real estate markets we analyze every couple of months, and only one that we select to invest in, and the odds that you live in that market are one in a hundred and fifty.)

That's why it's worth "re-thinking" the assumption that the only place to invest in real estate is where you live.

Generous returns on investment are available through the Mason Hill real estate acquisition model. The typical down payment is around \$20,000, and it isn't unusual to earn \$10,000 to \$15,000 a year in profits on our homes. That's an extremely attractive return on your money, and we would be happy to provide more details about how it's all possible – when you invest in the "best city in America."

Options *Summary...*

So there you have it, our three approaches and where to buy. When Mason Hill understands what you are most interested in (100% capital gains; a 50/50 blend of capital gains and income; 100% income), we will tailor the property we provide to your 'style' or objective.

If you want to acquire one property for income, and one to 'flip', that's not a problem. If you want to purchase a string of 'flippable' properties in a row, that's fine to.

As so many ducks have to be lined up in a row for these scenarios to work properly, our staff is out there 'in the trenches' acquiring properties in bulk from banks (typically contracting for 20 to 100 properties at a time, to achieve the prices necessary for these approaches to work), fixing what needs to be fixed, lining up tenants...in short, handling all the details and doing all the hard work (so you don't have to!)



How Mason Hill Adds Value

Property Management Services...

Your time is valuable. Our property management services are in place to save you time, as well as the hassle of managing your own property. We make the properties rent ready, and we also line up tenants.





Mortgages...

We can assist with a mortgage if you don't want to pay cash for the entire purchase (through our network of affiliated lenders; if you were referred to us by a mortgage officer, they would of course assist you with the mortgage).

Timing the Market...



- Mason Hill analysts determine market “bottoms” in the 150 key real estate markets we track
- Mason Hill creates cash-flow opportunities based on:
 - The ideal time to enter a market
 - Pricing less than 50%-60% of replacement value
 - Attractive annual return on investment (20%-25%)
- 90% of U.S. markets are currently on Mason Hill’s ‘avoid list’ (but not all...)

IRA Setup...

We can also assist with helping to set up a self directed IRA (if you want to use your IRA or 401k funds for this purchase, that is what you would need to do.)

If you acquire your property in an IRA or Roth IRA (after converting it to a self directed IRA – we can assist with that), you will receive all your income and capital gains tax free within the account. With a Roth IRA, this even includes tax free distributions when you retire.





Re-selling the Property...

When it comes time for you to re-sell your property, Mason Hill has people in place that are ready and waiting to assist you through the entire process to make sure everything goes smoothly. We also cut the expense of selling the property from 6% down to 3% (by covering the listing agent fee).

Why Real Estate?



The Mason Hill Solution...

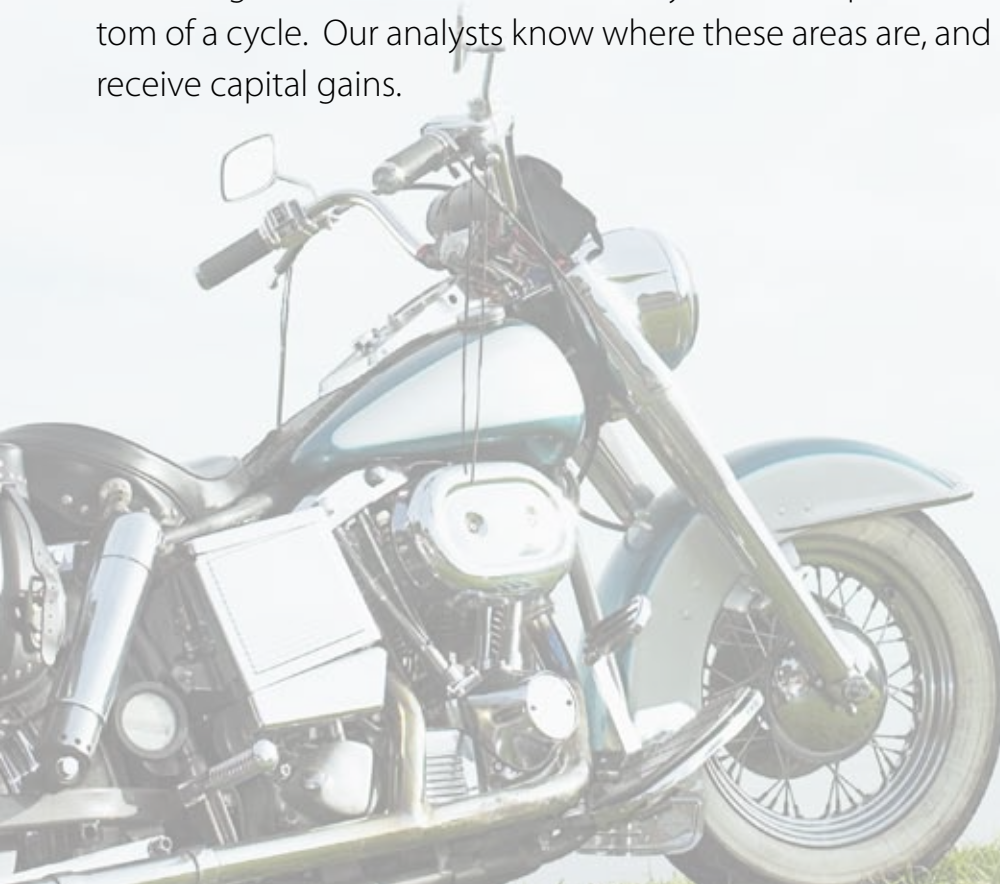
At the end of the day, an investment is worth the dividends it produces. The only hard asset class that actually creates a cash flow is real estate. It's relatively easy to value...you determine how much money it will produce each month, multiply that by a 'cap rate' (basically, an interest rate expressed another way), and you come

to a value. Right now, the opportunities to acquire free standing homes in certain areas are the best they have been literally in decades – based on a simple formula that something is worth the amount of the cash flow stream it produces over time.

Your Business, Your Returns...

Your investment returns are not based on the actions of others. This means that executives and directors who may or may not be as interested as you are in preserving or increasing your wealth (as a shareholder) are not determining your economic future. When your business is an income producing property, you own a business where you are the majority shareholder, you make the decisions, you are the chief executive officer, and no 'conflicts of interest' (think Enron) arise that can separate you from your money.

Although most real estate markets in the U.S. are either flat or declining, in some areas, home values are currently increasing in value. This is because they can be acquired at one third of their replacement value, as we are at the bottom of a cycle. Our analysts know where these areas are, and if you buy in these areas, chances are good that you will receive capital gains.



Recession Proof Your Investment...

*What makes this type of investment recession proof?
Several reasons include:*

- People will pay rent in greater numbers as record breaking foreclosure volumes reduce home ownership and increase non-owner occupied homes.
- Rents provide consistent monthly cash-flow.
- Rental income typically rises with inflation.
- Once the excess inventory on the market is purchased, it is likely home prices will increase to the price of their replacement cost.



Why Mason Hill?

Reason 1

*We Give You the
Choice...*



At Mason Hill, we offer our three different approaches: the quick flip, the medium term, and the buy and hold forever approach. So once we understand what you are most interested in, whether it's 100% capital gains, a 50/50 blend of capital gains and income, or 100% income, we will tailor the property we provide to your 'style' or objective.

If you want to acquire one property for income, and one to 'flip', that's not a problem. If you want to purchase a string of 'flippable' properties in a row, that's fine to.

As so many ducks have to be lined up in a row for these scenarios to work properly, our staff is out there 'in the trenches' acquiring properties in bulk from banks (typically contracting for 20 to 100 properties at a time, to achieve the prices necessary for these approaches to work), fixing what needs to be fixed, lining up tenants...in short, handling all the details and doing all the hard work (so you don't have to!)

Reason 2

We Only Buy in the Best Markets...



Our in-house analysts scour the major real estate markets to determine the best markets in which to acquire property at any given time.

An example of an area where home values are rising between 1% and 1.5% each month is Lee County, FL. There is a very short window of time (120 days or so) where it is still possible for us to keep acquiring homes from our various contacts (banks, credit unions, and people in the business that give us a first look at properties before they reach the MLS...based on the number of homes we have purchased and our ability to close quickly.) In other markets we focus on sales where increases of five to ten percent are occurring annually. Either way, it's an indication that home prices in the areas we work in have bottomed, creating a short window of opportunity for those that are able to act decisively.

Reason 3

We Establish the Relationships...

Once an area is identified, we have or establish relationships with banks, REO departments, etc., and thus gain access to the best properties available i.e. - those in the best condition for the lowest price.

The Mason Hill property acquisition team is able to acquire real estate (through contacts that we have developed over 18 years of buying and managing properties) in many markets for approximately \$32 to \$34 a square foot. This is for free standing homes, sometimes duplexes, typically around 1,200 to 1,400 or so square feet, often with attached two car garages. They are fairly new homes (within four to five years old) and in decent neighborhoods.

Reason 4

We Save You Time...

Your time is valuable. Our property management services are in place to save you time, as well as the hassle of managing your own property. We make the properties rent ready, and we also line up tenants.





Reason 5

Instant Equity...

The properties can be acquired at one third of their replacement value, as we are at the bottom of a cycle. Of course, you have to know someone that knows someone to end up with these particular homes, but our property acquisition team has spent the last eighteen years “knowing someone.” (We have acquired and managed hundreds of units, and are well known as buyers who have cash and can move extremely quickly, as well as being easy to work with.). So instant equity is likely, given time for the current oversupply of homes to work itself out. Time in this case is likely to be about 24 months.

Reason 6

Positive Cash Flow...

Mason Hill offers a program to acquire free and clear real estate that will provide you with both positive cash flow and likely appreciation...and if you like, we will manage 100% of the details of acquiring, maintaining, managing, and leasing out the property. We can also provide advice about selling the property when you decide the time is right.



A photograph of a smiling couple in a red convertible car. The man is kissing the woman on the cheek. The car is parked on a red surface, possibly a driveway or a road. The background is bright and slightly blurred.

Act Fast!

Because of the popularity of our investment program and our stringent criteria for selecting real estate, we only have a small selection of properties at any given time.

*The Way We **Structure** the Purchase of a Property...*

Mason Hill identifies and acquires properties that are absolutely perfect examples of what we explained above. They are typically (just like the homes we own) 1,300 to 1,500 square feet, in decent neighborhoods, and built within the last four or five years.

Most of these are what you would think of as 'pre foreclosure' properties. They are homes that speculators were hoping to flip, but then market conditions wiped out all of their equity (or more), so they are now going back to the bank, builder, developer, etc...

We have roots in the real estate community that go back many years. The relationships we've formed as fast buyers of distressed property have created a situation where we often get first look at extremely well priced homes before they are made available a month or so later on the open market.



"I've been buying and renting out properties for many years and I have never seen so much potential to generate consistent positive cash flow as I do now. Home prices are insanely low and rentals are up. What more could you ask for?"

- Keri Carothers, President of Mason Hill



Typical Property Characteristics...

Rent Ready

Our properties typically have 3 bedrooms and 2 baths with 1300 square feet or more. We have appliances in place, carpet and paint in good condition or replaced, all systems (HVAC, Plumbing, Electrical) operational, taxes and utilities paid up, and landscaping in good condition.

Property Management Available

You can use our property management services or hire another firm. We are standing by to provide property management services, and know the homes and areas

well that we offer properties in. (As the previous owner of the property, we will oftentimes have tenants in place when you buy the home.)

Great Value

Our typical property will be available to you as an investor for much, much less than its replacement value – frequently fifty to sixty percent less. This of course dramatically increases the chance of year to year appreciation, as the oversupply in most of our selected markets is gradually worked down. We have carefully researched the current markets and have only acquired properties in areas where home values are appreciating.



Positive Cash Flow

All of our properties have been determined by us to have a strong chance of positive cash flow. The most typical model is a \$71,000 purchase price, with monthly rents of \$900. This leads to a typical positive cash flow per month of \$700. Details will vary with each property, but this is a typical model. After taking into account likely appreciation and tax advantages, the returns on investment become very attractive. Of course, with free and clear, income producing real estate, the “risk to principal” is extremely modest. Consequently, these are very conservative investments that still produce great returns.

Other Tax Advantages

If you acquire your property in an IRA or Roth IRA (after converting it to a self directed IRA – we can assist with that), you will receive all your income and capital gains tax free within the account. With a Roth IRA, this even includes tax free distributions when you retire.

Leverage

If you wish to use borrowed money for a portion of your purchase price, we have available through our resource partners non-recourse (very little qualifying involved) loans for up to sixty five percent of the purchase price of our homes.



"Timing is often the single most important factor determining the success or failure of a real estate transaction."

- Craig Hall, Real Estate Mogul and Author



Frequently Asked Questions

Q. How do I get more information if I am interested in one of your properties?

A. Two ways. If you were referred to us by someone, get in touch with them and they will get you connected with the right person at Mason Hill (depending on the project or property you are interested in.)

If you weren't referred by anyone, just go to the contact page at the end of this brochure. You can call or email us with any questions, and we'll get them answered right away.

Q. How often do projects / properties become available?

A. It's very intermittent. There are times when we have quite a few available, other times where we are 'sold out' and taking names for a waiting list. Most of the time we are able to provide a property within a month or so.

Some of our projects include properties that we have available in inventory, and so you are able to acquire

one immediately. Others are identified, but may not be available to the public yet for one reason or another.

It's typical for us to ask for a deposit if we are sold out, and organize the waiting list according to the order in which the deposits were placed. If there is inventory available, then the transaction can be taken care of immediately. However, immediately simply means that you can determine which property you want 'right away', as opposed to waiting for one to become available. It's still likely that after you have identified a property that it will be a month or two before the transaction is completed. This is generally do to the time it takes to get a renter in place and complete clean up, refurbishment, and related issues.

Q. What are the most typical locations?

A. Our analysts are constantly scouring the market to find the best areas for investment real estate in a given 2 to 3 year period. Currently, Lee County, Florida is on our approved list, but this changes from quarter to quarter.

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They are generally in moderately priced neighborhoods where most of the families are working class. Many of the properties are in smaller or rural areas, as opposed to 'big cities.' In general, areas that offer a good rental market (on the one hand) but allow for acquisition prices that leave room for future appreciation are our target markets.

Q. Who manages the properties? What kind of repair bills can I expect?

A. The properties come with 'property management' in place. These are property managers that work directly for Mason Hill. You are welcome to use Mason Hill to manage the properties, or to use any property manager you choose. Mason Hill property managers are in the area the home is located in, and have expertise in property management. They screen the tenants carefully, check in at least every sixty days (with a physical, on site inspection of the property) and follow best practices for these types of rentals.

In the first year, if you acquire a maintenance agreement

through Mason Hill, repair bills are basically zero, as most repairs for the first twelve months are covered under the agreement. After that, you can choose to cover repairs as they come up, or you can purchase a maintenance contract from us for \$1,200 to \$1,500 a year. This of course would 'fix' the costs of repairs at a flat amount per year, so you would be able to accurately predict and manage your repair and maintenance costs.

Q. How often do I receive income from the property?

A. Each month. You can either receive the entire amount of rent, and then pay out insurance, property taxes, and management fees from that, or you can receive a 'net amount', with these costs deducted from the rent – whichever you choose.

Q. How many markets are homes available in? Do you have homes in "my area"?

A. Mason Hill analyzes approximately 150 markets around

the US on an ongoing basis. Based on our research, we focus on acquiring homes in the markets that we believe represent the best chance for future appreciation and high rental demand. There are typically ten to fifteen markets at any given time that make our 'list'. They aren't listed here because they change from time to time, but a Property Consultant with Mason Hill can tell you more about this.

Q. What is the cost for a home?

A. The vast majority of the homes you can acquire from Mason Hill are available for under \$100,000. We believe that this is the 'sweet spot' for generating high returns on investment oriented real estate.

Q. Can I get a mortgage if I want to reduce the amount invested?

A. Absolutely. Through lenders we deal with, we are able to offer non-recourse mortgages at around 7% annual

interest. This applies to up to two thirds of the purchase price.

Q. Is Mason Hill a real estate brokerage firm?

A. No. Mason Hill is a company that researches real estate markets, acquires properties at below market prices, and offers them to real estate investors. We own the homes that we offer for sale (either outright or through contracted offers to purchase.) We are not a brokerage firm. We are associated with a brokerage firm (another company) that in many states assists owners of properties acquired through Mason Hill reduce their re-sale costs, by providing a near free listing of the homes. (So the cost to re-sell a property is closer to three percent than six percent.)

Q. Do you have homes in "my area"?

A. That's highly unlikely. Unless you live in one of the top ten or fifteen areas that we are currently focusing on, it's likely

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that the homes we offer will be nowhere near you. One of the reasons we offer a property management service is to provide a convenient way to acquire investment grade real estate without the 'hassles' typically involved in managing properties. As the purchase price of these homes is typically so low compared to their replacement costs, positive cash flow, even after the management fee (ten percent of the rent through Mason Hill's property management services), is almost always the case.

Q. What are the size, ammenities, and condition of a typical home?

A. Typically, the homes we acquire range from 1,300 to 1,500 square feet, 3 bed 2 bath.

We have appliances in place, carpet and paint in good condition or replaced, all systems (HVAC, Plumbing, Electrical) operational, taxes and utilities paid up, and landscaping in good condition. We can also provide a full one year 'wall to wall' warranty, parts and labor, for any

major repairs of any kind.

Q. How much money do I need to put down?

A. To acquire a home through us we require \$20,000 'down' and the balance within 30 days. This is to allow time for you to arrange a mortgage if you wish. It also allows us time to make sure the home is fully rented and in "tip top" shape before you pay off the balance. If you have already selected a home, you can either go 'on title' immediately upon payment of your deposit (if you wish), or if you want to choose from a few of the different properties that we have in inventory, we would apply the \$20,000 that you have paid when you make your choice. (We take buyers in the order that we receive down payments, so if you want to choose from more than one home, you would put \$20,000 down and then we would keep you posted each week as to changing inventory. When you find a 'match' Mason Hill would come off title and you would go on, with your \$20,000 credited towards the property, and the balance due in 30 days).

Q. Can you help with the mortgage? Can I use IRA funds to purchase a property?

A. We can assist with a mortgage if you don't want to pay cash for the entire purchase (through our network of mortgage companies we work with; if you were referred to us by a mortgage officer, they would of course assist you with the mortgage).

We can also assist through our network with helping to set up a self directed IRA (if you want to use your IRA or 401k funds for this purchase, that is what you would need to do.)

"More money has always been made in a down market than in an up market."

– Wendy Patton, Notable Real Estate Investor and Broker

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Conclusion



Now you've got a better understanding of what Mason Hill is all about. The next step is to get in touch with a Mason Hill representative so we can get started. Feel free to give us a call or send an email. We will be happy to answer any additional questions you may have.

It's time to let us help contribute to your retirement plans and improve your financial future. We look forward to hearing from you soon!

Mason Hill

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